

1702

170



Merry  
Times

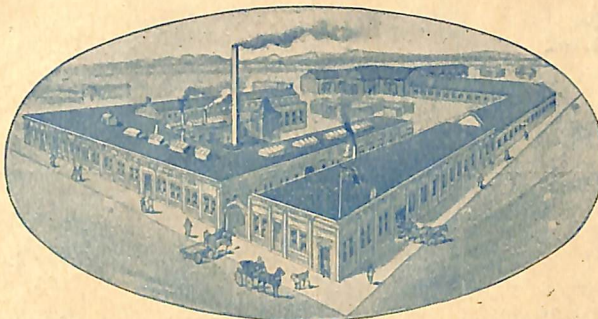


# The John Goodison Thresher Company

LIMITED

MANUFACTURERS OF

The new  
McCloskey  
Thresher  
Goodison  
Wind  
Stacker  
Self Feeders  
Baggers  
Engines



Mowers  
Corn Shellers  
Horse  
Powers  
Tank Pumps  
Dust  
Collectors

Thresher Supplies.  
Job Work and Repairing in All Branches.

SARNIA

ONTARIO

CANADA





## Johnston's Drug Store.

Everything usually kept in a first-class drug store is found here, and is always fresh.

FRONT ST.

PHONE 145

IF YOU ARE THINKING OF

### MARRIAGE

BUY YOUR FURNITURE FROM  
**PHIPPEN & SIMPSON,**  
KING BLOCK, SARNIA.

The goods are all right, the prices are low.

If you are

### MARRIED

and want any **Furniture**, you will  
find the goods and prices the same.

**PHIPPEN & SIMPSON**

### HAND LAUNDRY.

Best hand work laundry in town, conducted by Lee Fon, east side of Christina street, four doors north of Northern Hotel. All work done inside of 24 hours and guaranteed. Laundry called for and delivered. Give me a trial order.

**LEE FON.**

Do not fail to call at

## MACKENZIE BROS.'

Headquarters for  
all kinds of

White and Brown Bread  
PLAIN AND FANCY CAKES  
ICE CREAM, CREAM SODAS

And also a fine line of

## CHOICE CANDIES

all our own make.

TELEPHONE 118.

Cromwell St., opposite Hotel  
Vendome.

## D. MANNING

FRESH AND SALT MEATS, SAUSAGE,  
BOLOGNAS, etc. POULTRY IN SEASON

Vessels supplied with Meat  
and Ice at Special Rates.

Orders at all hours.

SARNIA, ONT.

## Woolen Mills Store

FRONT ST., SARNIA.

"For Things to Wear You Should Go There."

The needs of the Working Man  
his Family and his Home get  
our particular attention.

NEWTON BROS.,

MANAGERS

## BRODERICK & COMPANY



IMPORTING  
TAILORS



SARNIA, CANADA





### SAW EDGED COLLARS

and Cuffs will make a man swear if anything will.  
You will never have occasion to lose your temper  
if you send us your

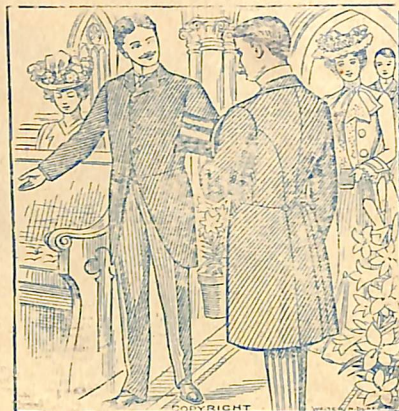
### LAUNDRY WORK

Everything turned out by us is done in the most  
perfect manner. If you are not pleased with your  
laundry work give us a trial, and we will show  
you what good work can be done.

**Our prices will please you, too.**

**D. GARROCH**

Cor. Front and George Streets.



FOR A STYLISH CUT  
AND NICELY TAILOR-  
ED SUIT OR OVER-  
COAT, CALL AND SEE  
OUR ASSORTMENT  
OF THE LATEST  
SPRING AND SUMMER  
IMPORTATIONS AND  
GET OUR PRICES.

**F. F. CAMPBELL**  
Lochiel Street, Sarnia.

**T. J. GORDON**  
**Real Estate Broker**

Fire, Accident and Plate Glass Insurance. Agent for the British America Fire and Marine Insurance Co., Atlas Fire Insurance Co., Law, Union and Crown Fire Insurance Co., and Canada Accident and Plate Glass Insurance Co.

**FRONT ST., SARNIA, ONT.**

**High Grade  
Bicycles**

**AT LOWEST PRICES.**

Expert Repairing  
our Specialty.

**R. Glynn & Son**

**FRONT ST., SARNIA.**

Foulds' Bakery and Confectionery.  
Waters Carbonated on Short Notice.

**TELEPHONE 91**

**D. W. H. LUCAS**

**FANCY BAKING  
FINE CONFECTIONERY, ETC.**

Manufacturer and shipper of  
**ICE CREAM**

**FRONT STREET SARNIA, ONT.**

New features in

**Colored Dress Goods**

The variety equal to  
all demands.

The values encourage liberal buying.

**Wm. B. Kellett**

**Front St., Sarnia.**



# W. J. I. PARSONS

HAS EVERYTHING  
UP-TO-DATE  
IN THE LINE OF

## FURNITURE

WINDOW SHADES  
CURTAIN POLES, etc.

2nd door south of Mackenzie, Milne  
& Co.'s, Front St., Sarnia.

## Finger Posts on the Road to Success.

"Be sure you are right, then go ahead."

"Spend less than you earn ; pay as  
you go."

"Know no such word as can't."

Don't be afraid to say no."

"Meet every engagement to the minute"

"Never fail to keep a promise."

"Do one thing at a time, BUT DO IT"

"A young man idle, an old man needy"

"He that will eat the kernel must  
crack the nut."

"Be leaders, not followers."

"Get your business down to a cash  
basis."

## Geddes Brothers

Direct Importers

Sarnia, Ont.



# INTRODUCTORY



WE, the '02 class of the Sarnia Collegiate Institute, present this little book to our friends, that, in years to come, when we have launched out into the sea of fame, and the place that knows us now knows us no more, it may perpetuate our memory, and recall to our minds the happy days gone by. We trust that our efforts will not be in vain.

Within these pages you will find ample evidence of talent, well worth developing, in the original productions of some of our class. Some of our characteristics are portrayed before you in a manner somewhat startling, and presenting personal qualities undreamt of before.

In addition to this, we have several views of our town and its surroundings. Conspicuous among them is one of our "House of Instruction," within which many of you, no doubt, have taken the first steps in the paths of success. Our teachers have honored us by kindly consenting to have their photograph also placed within our pages.

It is said that a prophet hath no honor in his own city. Although we do not profess to be prophets, we trust that we shall be honored by your appreciation of our efforts.

COMMITTEE.



## ∴ THE TABLE ROUND. ∴

Seated at the head of our table is Clifford Hossie, who is one of our foremost scholars, and already an authority in Greek. He is our orator, and perhaps some day he will take his place as our modern Demosthenes. Clifford comes to us from Ireland, which, no doubt, was sorry to part with so good a \_\_\_\_\_.

Next comes Charlie's sister, to everyone well known, because she so objects to that dear name of Sis. And, although Charlie says he is sure she is his long lost sister, still she refuses to acknowledge him as a brother; but it may be that on some future occasion she may become closer than a brother. However this may all turn out, Amelia is our own Vice-President.

Beside the President is Clarke Vail, our Secretary-Treasurer. The success of this souvenir is largely due to him. He has been to school only a short time this term, but long enough to distinguish himself. As he sits in the front seat, he has to carry himself with dignity, for that is the place for naughty boys.

And at the right of the Secretary-Treasurer sits Bertie, the joy of the form. You have all heard the old saying, "A thing of beauty is a joy forever," but you will never realize its full force until you see the subject of this

paragraph. Diligent he is, and careful in doing everything that pertains to his studies ; and, as a result, his standing is one of the best in the class. But "all work and no play makes Jack a dull boy," and wise Bert, remembering this time-honored maxim, goes in with a will for everything in the play line. By this time our readers will have recognized our jolly editor ; and, as that was the sole purpose of this note, I will now describe his assistant, Ola Wright.

Ola has memorized several chapters of Caesar, is a thorough German scholar, and frequently helps a certain young gentleman out of his difficulties in that subject. Her singing is divine, and she will some day make a capital school mistress. She is remarkably good looking, at least a Tunnel City boy said so, and on his authority we can say that she is all Wright.

Next in line is our dimpled darling, Flossie. Her cheeks are as rosy and her laughing blue eyes as bright as ever ; but, as she seats herself with an air of calm resignation, we notice her absent, far-away gaze. Presently, with an effort, she recalls herself to give attention to the important business of the day. This beautiful piece of heroism is appreciated by all.

Now comes our popular schoolmate, Myrtle. She always has a twinkle in her eye and many a curl in her hair. You are always sure of a kindly welcome, a pleasant smile, and a merry word. Her pluck and determination are good qualities, which will win for her the applause of the world when she becomes



a great musician. We all hope she will favor us with complimentary tickets when she visits our town.

There, too, is the benign countenance of Robert, our highly esteemed Doctor, who is the tious of our group, but right word in the right He is the wonder of we fancy we see him bottle of Burdock tired feeling" which has Form.

---

Peter takes care of the Shilling(law) and lets the dollar take care of itself.

Question : Why does Miss Sykes not dread old age ?

Ans. : Because she intends to be always Young.

Teacher (calling roll) "Clarke."

Ciarke (absent-mindedly, but cheerfully) "Good morning, sir."



most reserved and cautious who always has the place at the right time. the chemistry class, and prescribing bottle after Blood Bitters for "that of late seized the Fifth

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All information in regard to Manitoba speculators may be obtained from Amelia. She has become so attached to that part of Canada that we advise her to choose that locality for carrying on her vocation. No doubt Jim would be pleased.

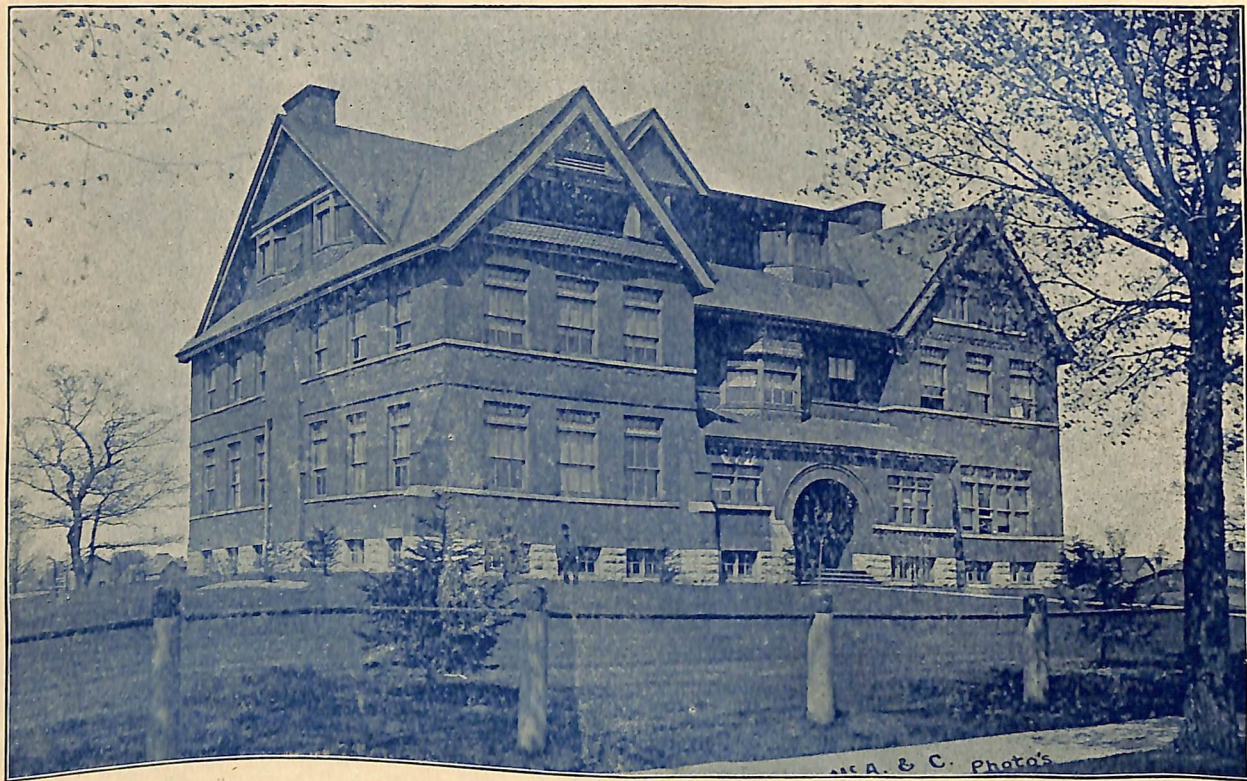


D. M. GRANT,  
Principal.

E. J. CORKILL.

L. C. CORBETT. A. CAMPBELL.





SARNIA COLLEGIATE INSTITUTE.



## MAXIMS.

---

1. The only sin is to be unkind.
2. Those live longest who live most.
3. Public opinion is the judgment of the incapable many, opposed to that of the discerning few.
4. If you would be happy, let not happiness be your aim.
5. Your own will come to you, if you hold the thought firmly---and hustle.
6. It does not take much strength to do things, but it requires great strength to decide on what to do.
7. To give otherwise than with a kind word, a smile, and a loving thought, were insult.
8. A retentive memory may be a good thing, but the ability to forget is the true token of greatness.
9. A new thrill means health. A new thought is a tonic. A new scene is hygienic.
10. What is worse than to be discontented? To be contented.
11. Let what thou learnest in the house of thy host be as though it were not.
12. Dignity is not valuable until you forget that you have it.
13. All things come too late for those who wait.
14. A bluejay in the bush is worth two on a woman's bonnet.

"THE PHILISTINE."



# The S.C.I. Merry Times

ISSUED BY THE '02 CLASS.

## COMMITTEE :

PRESIDENT . . . . .	CLIFFORD HOSSIE
VICE-PRESIDENT . . . . .	MISS COLTER
EDITOR . . . . .	ROBERT JOHNSTON
ASSISTANT EDITOR . . . . .	MISS WRIGHT
SECRETARY-TREASURER . . . . .	CLARKE VAIL
SUB-EDITORS, MISSES MITCHELL AND MOSHIER AND MR. ROBERT DODDS.	

## EDITORIALS.

We are the thirty and seven just.

Nothing's too good for the S. C. I.

Miss Clark, of Toronto, visited the school on 14th April.

We were extremely sorry to lose Arthur Kelly. We wish him every success in his present occupation.

Example of a faulty syllogism : Man is the animal that

looks upward. Colter looks upward. Therefore Colter is an animal.

We have found the advertisers in The Merry Times obliging and reliable firms. We recommend them to succeeding classes.

It would be well, now that the examinations are coming on, that each student should take the beaver, the emblem of Canada, as his own emblem. The beaver "says nothing but gnaws wood."

Potassium iodide and sulphur under slight pressure give an interesting result, as follows :

$KI + 2S \text{ equals } K_2S + I_2$

This experiment is dangerous, as the above result may not always follow, and instead

the reaction may be violent ; and therefore it should be tried in the absence of light, and when few (usually two) are present.

"Now do you understand,?" shouted the teacher, as he hurled an ink bottle at an exasperating student. "I think I have an inkling," replied the bespattered student.

At this particular time of the year, before the midsummer exams., many good resolutions pertaining to hard labor have been made ; and the teachers will, no doubt, find it difficult to keep their classes busy. This state of affairs has occurred before.





FRONT STREET, SARNIA, LOOKING NORTH.





TALFOURD CREEK.

## The Fifth Form, Alphabetically.

**A** is for Amelia, the best to be had ;  
And also for Annie, who never gets mad ;  
Addie comes next, she's not very tall,  
Then Arthur, and Albert who plays basket ball.

**B** is for Bessie, a meek little maiden ;  
Bruce is a hustler, and never care-laden.

**C's** for our two Coras, whom everyone knows,  
And Claire, who is known by her poetry and prose ;  
Clifford's the next who stands in the line,  
And after him Charlie, with curls so fine ;  
Clarke is the boy with whom none can compare,

**D** is for Dell, with energy to spare.

**E** is for two Ethels, who come next in our rhyme,  
With Emma and Effie, who never waste time.  
Ernest, the Knight, is quite a smart lad,  
Eugene's never good, still he's not very bad.



**F** is for Flossie, with merry blue eyes,  
Frances is a musician, and never tells lies.  
Florence is next, ever loyal and true ;  
One more Frances we have, she has a smile for you.

**G** is for Grace, with tresses so brown,  
**H** is for Howard, known by his frown.

**I** is for Industry ; that's the whole class, you know,  
**J** is for John, who can sing deep and low.

**K** is for Knowledge, reigning supreme in the class ;  
**L** is for Lottie, who will certainly pass.

**M** is for Miss Mary, so prim and sedate,  
And also for Mazie, who never is late.  
Myrtle's a girl of algebra fame,

**N** is for Nellie, who gets there just the same.

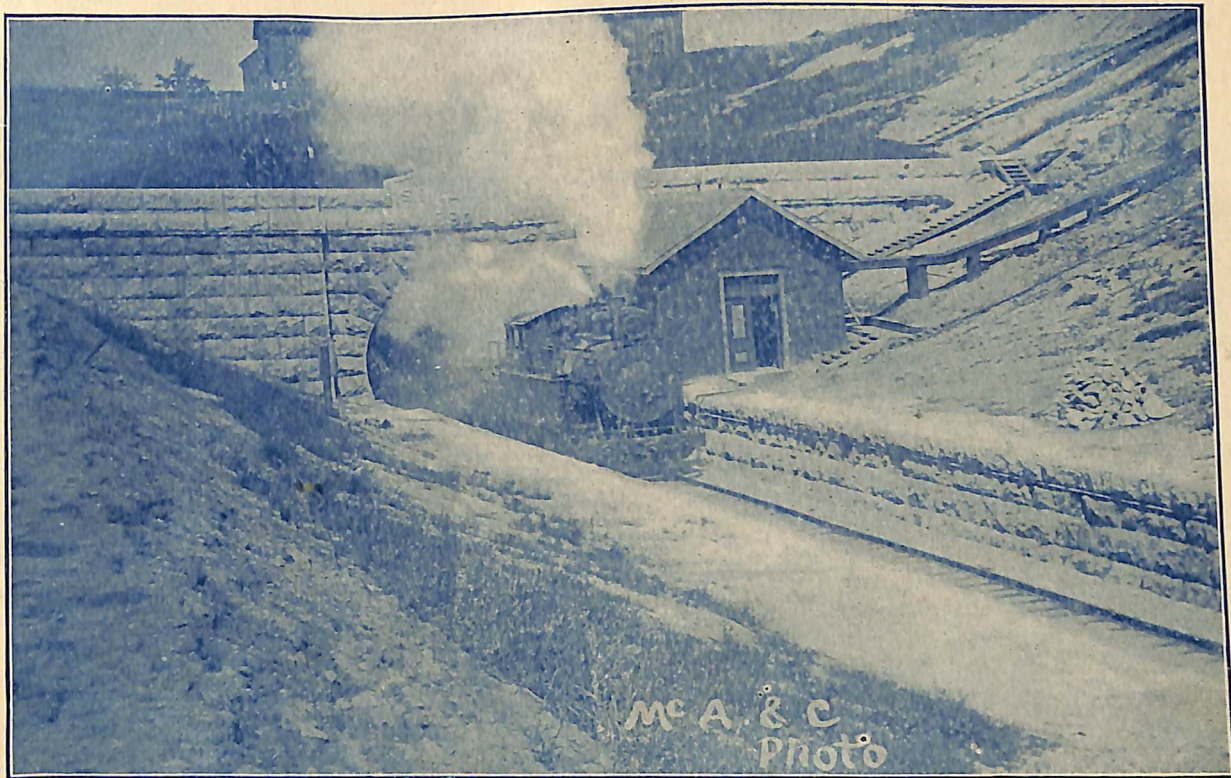
**O** is for Ola, who never does wrong,  
**P** is for Pause, which we shall before long.

**Q** is for Quietness all through the day----Saturday,

**R** is for Reuben, whom we miss when away.

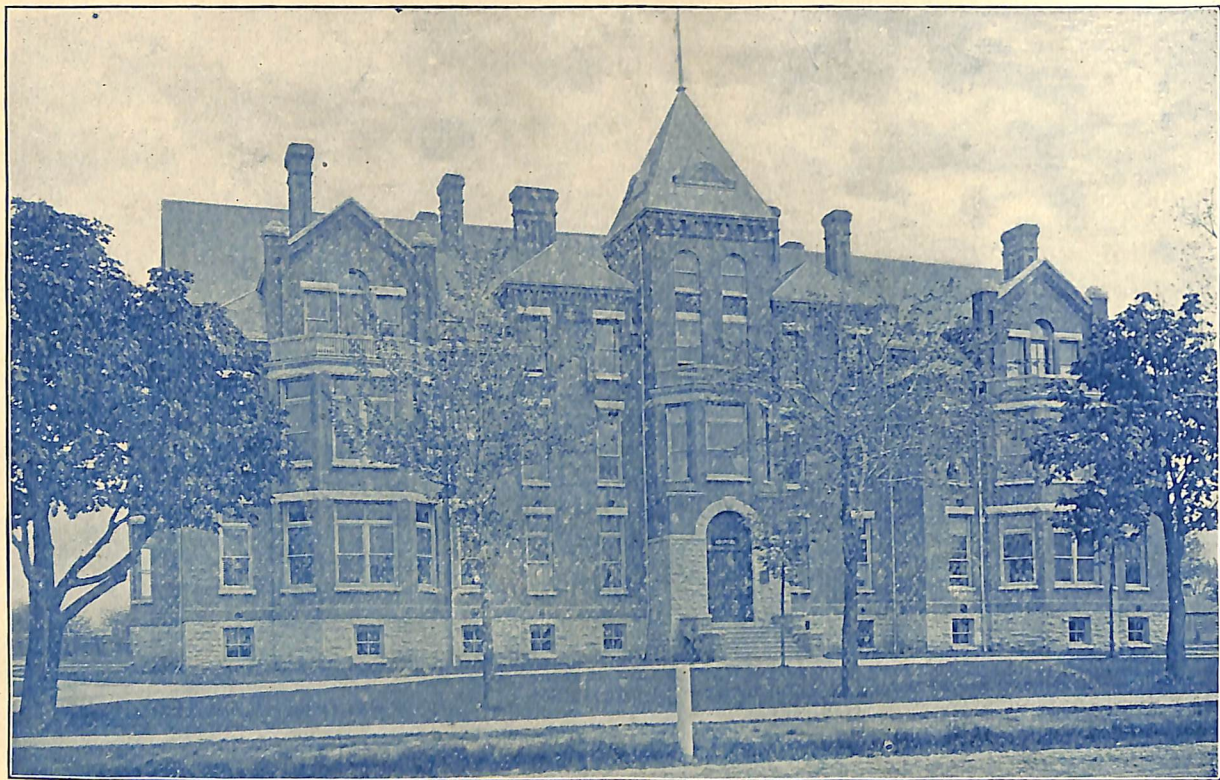
Two Roberts are left, their greetings they send,

**S** is for Stop, so here is the end.



SARNIA TUNNEL.





SARNIA GENERAL HOSPITAL.

# LIFE'S VOYAGE.

In the west the sun had faded,  
And the evening shades had fallen,  
As we sat upon the steamer,  
Gently floating down the river  
To the sea, so deep and boundless.  
In the vaulted sky above us  
Shone the moon, so calm and peaceful,  
Casting down her silv'ry mantle  
On the islands in the river,  
As we glided in among them,  
From the distant shore came, faintly,  
Sounds of music and of laughter,  
Borne across the crystal waters  
By the gentle evening breezes,  
To the deck of that proud steamer ;  
Guided by our skilful pilot,  
Past the hidden rocks so dangerous,  
Past the sandy shoals so treacherous,  
On, and on, and on, we floated,  
Till we reached the broad Atlantic.  
Out upon its rolling billows,

With the moon and stars above us,  
And the heaving deep around us,  
Gradually the land grew fainter,  
'Till, at last, 'twas gone entirely ;  
Then, upon the trackless ocean,  
Sailing for that distant harbor,  
For the port towards the sunrise,  
We could only trust our pilot ;  
And we knew that we could trust him.  
So is each of us a vessel,  
Sailing down life's troubled river,  
In among the rocks and islands,  
On, towards the boundless ocean,  
Where Eternity awaits us.  
But, if guided by The Pilot,  
Through life's dangerous streams and  
channels,  
We shall reach that distant harbor ;  
And, forgetting all our trials,  
Shall be happy there for ever.

R. J. DODDS.



## JOKELETS.

The Longfellow threatened to Shakespear (man) for calling him "Shorty."

What's the matter with Dolly? She's Ol Wright.

Chorus: We have been sent to the 'office.'

Charlie C.: Cheer up! It may be all for the best.

Mr. Corbett: What was that noise?

Ans.: Maizie Kenny breaking the rules of the school.

Arthur P.: Well, I deClaire!

Mr. Campbell: I might as well go out to the graveyard to teach "deductions," as try to teach the Fifth Form.

Cora M.: I'm not particularly fond of Latin.

If Bruce continues to make such a "silly person" of himself, we fear he may be sent to France(s) to be reformed.

Why does Nell get Huffy, and Myrtle continue to Bob her head in that manner?

Mr. Corkill: Our Inspector is an L.L.D.  
Cora M.: Why, I thought he was rather short.

We are glad to hear that Burz no longer thrive near the St. Claire (Mc) quarter. Were they hard to shake off, Claire?

Teacher (in British Hist.) Who was Percy?  
Flossie M: He was a Modelite of '01.

Our favorite hymn: 'Oly, 'Oly, 'Oly.

What makes Cora start when she hears the Ossifrage whistle?

Historians inform us that Queen Mary and Queen Bess are sisters, not cousins.

If you should ask Ethel Stokes what sewing machine she prefers, she would promptly reply, "Why, the Raymond."

Florence, do you think is it proper for Edgar to accept a Gift?

Reuben's favorite dish is Maize.

## LATIN EXAMINATION CERTIFICATE THAT CERTIFIES.

THIS IS TO CERTIFY that I have done all this Latin myself, out of my own head. I received no assistance whatever, and was not aided, abetted or helped in any measure, not getting so much as a paragraph, a thought, a sentence, a clause, a phrase, a word, a letter, a sound, a breath or a look that might be considered as an assistance. Bruce did not tell me anything, nor did Clifford, nor Ola, nor Bessie, nor Clarke nor Myrtle, nor did any of the girls, nor any other person, white or black, red or copper colored, living or dead, buried or resurrected, to-day, yesterday or to-morrow.

No Chinaman breathed a word, nor did any Hindoo, British, French, Indian or Negro, neither Methodist, Presbyterian, Baptist, English Church, Mormon, Lutheran, Catholic, Greek, Moslem, Brahmin, Sintoist, Budhist or Confucian, in this land, or in any other, under the sun, or under the cloud, or snow or water. I heard no prompting word in English, French, German, Latin, Greek or any other language, tongue or dialect, ancient or modern, spoken by Jew or Gentile, Greek or Barbarian, Elamite or Scythian, in a harsh voice or a sweet strain, either bass, soprano, alto, tenor or baritone, on earth, beneath the earth, or above the earth. Neither did any other creature lend me a help of any nature, two-legged, four-legged, many-legged, or without legs at all, beast, bird or reptile, either insectivorous, carnivorous or herbivorous.

Nor did I get any help out of books, big or little, old or new, blue-backed, red-backed, or green-backed, in big type or small type, or written with ink or with lead, in a legible or illegible hand ; nor from any sheet of paper, smooth or crumpled, white or colored, clean or soiled, bought, borrowed or stolen, or manufactured for the occasion out of old rags, papers or wood pulp.

I did not have any assistance of any kind on my desk, on my seat, on my lap, up my sleeve, in any of my pockets, in coat, vest, pants, or shirt, or down my boots.



I made no effort to obtain assistance either by asking for it, looking for it, hinting for it, wishing for it, or praying for it ; nor by making any motion with the head, eyes, lips, hands, feet or body, in any direction, up or down, back or forward, in or out, swift or slow.

So if there are any good qualities, they are mine. If there is merit, I claim it. If there is blame, no one else gets it. If there is anything superfluous put in, I put it there. If there is anything left out, I left it out. If there is any word misspelled, I did it. If there is any bad grammar, I used it. If there is any beautiful expression, I wrote it. If there is any reward, I get it. If there is any punishment, it is all for me. If a good mark is obtained, it is to my credit. If a poor mark is obtained, it is to my shame. "Nominative case, I ; genitive case, my or mine ; *acc. case, me* ; no plural, no 2nd or 3rd person ; only 1st person, *singular number ; only me.*"


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Effie (in Virgil) : Panthus took up the sacred ships (vessels) in his hand, and reached the temple.

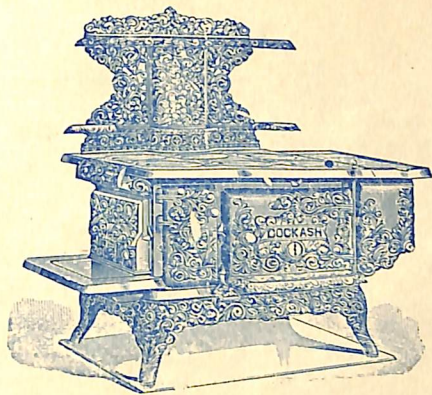
Angry teacher : "Now, Charlie, don't let me speak to you again."

Charlie C. (helplessly) : "How can I prevent you, teacher ?"

Found, a "Pearle." Owner inquire of R. Clark.

 "If you are in doubt whether to kiss a pretty girl or not, give her the benefit of the doubt.

Just ask Ethel C. who the preacher is.



# Decarbon Steel Stoves & Ranges Have No Equal

HUNDREDS OF THEM IN USE IN SARNIA, AND THEY CAN BE  
PURCHASED DIRECT FROM THE FACTORY, CORNER OF  
WELLINGTON AND ALBERT STREETS.

EVERY STOVE FULLY GUARANTEED.

DOHERTY MANUFACTURING CO.  
LIMITED MANUFACTURERS SARNIA, ONTARIO



# Mackenzie, Milne & Co.

Lawn Mowers

Lawn Rakes

Fruit Tree Sprayers

Bicycles

Bicycle Repairs

Bird Cages

Everything in Season for  
the house and farm.

Front St., Sarnia.

## LAUNDRY.

BRING ALL WORK HERE  
THAT YOU WANT DONE  
IN A FIRST-CLASS MANNER.

We guarantee everything to be  
satisfactory. Laundry called  
for and delivered.

TOM SING

Clark residence, Christina St.

## Ingersoll's Drug Store.

DRUGS THAT ARE PURE  
AND FRESH.

A full line of Rubber Goods.

All kinds of Brushes for all kinds of  
purposes.

Careful attention given to the filling of prescriptions.

FRONT ST., SARNIA

# D. BARR

WATCHES  
CLOCKS  
OPTICAL GOODS

WATCH REPAIRING A SPECIALTY.

FRONT ST., SARNIA.

Graduate Toronto Optical Institute.

Issuer of Marriage Licenses.

Inspector Time Service G.T.R.

# F. McGIBBON & SONS

Wholesale  
and Retail

## Lumber Dealers.

ALL KINDS OF LUMBER  
AND SHINGLES, SASH,  
DOORS, ETC.

Office and Factory Front Street. Yard G.T.R. Docks  
Mills at Penetanguishene.



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AND AIM**

**IS TO KEEP THE BEST  
GOODS WITH LOWEST  
LIVING PRICES.**

*We are doing it and increasing  
trade.*

**GROCERIES THE  
BEST & FRESHEST**

China and Fancy Crockery  
complete with latest designs.

We are keeping up with the  
times.

**Randal Kenny**

**E. A. LeBEL**

**Wholesale and  
Retail Lumber**

**Office and yard  
South of elevator**

**SARNIA, ONT.**

*Get the best of*  
**Meats and the  
best Ice from  
Geo. Wilkinson**

Cor. George and Christina  
Streets. Telephone 14

**The Lambton Loan  
and Investment Co.**

ESTABLISHED 1844

Assets \$1,533,087.42.

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**MORTGAGES BOUGHT. DEBENTURES ISSUED  
INTEREST ALLOWED ON DEPOSITS.**

**MESSRS. KITTERMMASTER & GURD, Solicitors.**

**BANK OF TORONTO, Bankers, Sarnia.**

**A. C. CLARK, Asst. Manager.**

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BATTLE**

FOR THE MOST  
UP-TO-DATE

**JEWELRY**

**JOHN S. McCLOSKEY**

**Fine Bicycle  
Repair Work**

**Christina Street  
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**W. C. DILLON**

IMPORTER OF  
**Ales, Wines and Liquors**

AGENT FOR  
**WALKERVILLE LAGER**

DILLON BLOCK

FRONT STREET.

**W. J. WARD**

**BANKER**

**SARNIA, ONT.**

---

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on Notes and Mortgages.**



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MERCHANT TAILOR  
AND GENTS' FURNISHER.

---

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EAST FRONT ST., SARNIA.

Everything up-to-date.

# CANADIAN PORK HOUSE

---

Phone 208  
for all

CURED MEATS  
A. ROSE.

# Chas. S. Ellis

Special value in

PRIESTLEY'S FINE BLACK  
DRESS MATERIALS AND  
LADIES' READY TO WEAR  
GOODS.

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If you want to rent a bicycle

If you want a messenger

If you want a parcel delivered

If you want your wheel repaired

If you want bicycle sundries

If you want puncture proof tires

Phone  
252

W. WHITTAKER

CROMWELL ST.

SARNIA, ONT.



PHONE 53

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OFFICES, CHERNEY BLOCK  
FRONT STREET

SARNIA, ONT.

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THE BEST LINE OF 10c  
MUSIC ON SALE AT

**McCrae & Co.'s**

WE FURNISH ANY COPY-  
RIGHT PIECE OF MUSIC  
AT CUT PRICES.

**McCrae & Co.**

## A PERFECT TIME PIECE.

WE WANT THE PATRONAGE OF  
THE PARTICULAR MAN WHO  
TIMES HIS WATCH BY THE SEC-  
ONDS HAND.

---

**OUR REPAIR WORK WILL  
PLEASE HIM.**

---

HE WILL BE INTERESTED IN OUR  
STOCK OF HIGH GRADE CHAINS.

**D. TURNER** One door north of Belchamber



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Drug  
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PRESCRIPTIONS A SPECIALTY

IF YOU ARE IN NEED  
OF A  
NICE SPRING OVERCOAT  
AND NOBBY SUIT  
Give Suhler a Call.

Everything guaranteed.  
Two doors north of Post Office.

PROCTOR'S DEPART-  
MENTAL STORE  
SELLS THE BEST  
DOLLAR KID GLOVE

WM. SWEET

REAL ESTATE, FIRE  
AND LIFE INSURANCE  
& FINANCIAL AGENT  
AND AUCTIONEER.

MONEY TO LOAN AT  
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FRONT ST., SARNIA.

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Stationery                      Books

Magazines, Daily Papers

Pictures                      Wall Paper

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FRONT ST.

SARNIA, ONT.



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HEAD OFFICE, - SARNIA, ONT.

JOHN COWAN, President.  
ARCH. GIBB and J. C. WOOD, Vice-Presidents.  
COWAN & TOWERS, Solicitors, Sarnia.

Bankers, The Traders' Bank of Canada.

SUBSCRIBED CAPITAL	-	\$400,500.00
PAID UP CAPITAL	- -	392,376.42
RESERVE FUND	- - -	82,920.13
ASSETS	- - -	1,123,004.55

Money loaned on real estate at lowest rates of interest on easy terms of repayment. Buys mortgages, municipal debentures, etc.

Executors, trustees and guardians are authorized by law to invest their funds in the debentures of The Industrial Mortgage and Savings Company, the interest on which is paid half-yearly.

### SAVINGS BANK.

Highest rates of interest paid to depositors, and special rates are offered for deposits for fixed periods.

D. N. SINCLAIR,  
Manager.

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